

Form finmgtc

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 16-30227-JKS  
Chapter: 13  
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Valerie C. Muhammad  
aka Valerie C Williams-Muhammad, aka  
Valerie C Williams  
413 Highland Avenue  
Passaic, NJ 07055-3224

Social Security No.:  
xxx-xx-9828

Employer's Tax I.D. No.:

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**NOTICE OF FAILURE TO FILE DEBTOR'S CERTIFICATION OF COMPLETION  
OF INSTRUCTIONAL COURSE CONCERNING FINANCIAL MANAGEMENT**

To receive a discharge each individual debtor must participate in a personal financial management course. The course provider may file a Certificate of Debtor Education, or the debtor must file a *Debtor's Certification of Completion of Instructional Course Concerning Financial Management* (Official Form B23) proving compliance with the financial management course requirement for discharge (each debtor in a joint case must file a separate Certification). The Certification must be filed by:

Chapter 13: [No Later than the date you make the last payment under your plan.]

To date the court has not received the above document from the debtor(s), nor has it received a Certificate of Debtor Education from a course provider. If the court does not receive the document(s) within the time frame set forth above, your case will be closed without entry of the discharge. If the case is closed without entry of the discharge you must file a Motion To Reopen to allow for the filing of the document(s) and pay the applicable filing fee.

Dated: January 20, 2017

JAN: admi

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 2**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Valerie C. Muhammad  
 Debtor

Case No. 16-30227-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: finmgc

Page 1 of 1  
 Total Noticed: 3

Date Rcvd: Jan 20, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 22, 2017.

db Valerie C. Muhammad, 413 Highalnd Avenue, Passaic, NJ 07055-3224

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 20 2017 22:47:39 U.S. Attorney, 970 Broad St.,

Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jan 20 2017 22:47:37 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 22, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 20, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service) eamonn.ohagan@usdoj.gov

Herbert B. Raymond on behalf of Debtor Valerie C. Muhammad bankruptcy123@comcast.net, jeff.raymond@comcast.net;raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com

Marie-Ann Greenberg magecf@magnettrustee.com

Nicholas V. Rogers on behalf of Creditor DITECH FINANCIAL LLC nj.bkecf@fedphe.com

TOTAL: 5